



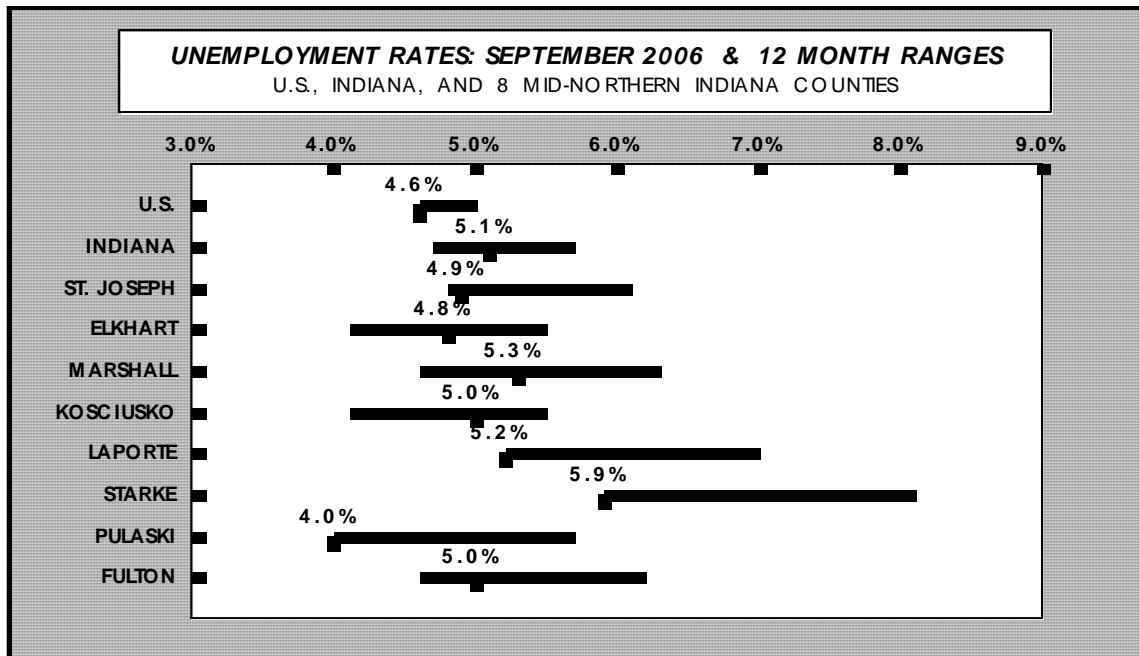
Labor Market Review

NOVEMBER 2006

MID-NORTHERN INDIANA EDITION

UNEMPLOYMENT RATES					LABOR FORCE TOTALS		
Area	Unemp Rate Sep 2006	Rank Hi-Lo 1to92	Unemp Rate Yr Ago	Sep 05 to Sep 06 (up/dn)	Total Labor Force	Number Employed	Number Unemployed
U.S.*	4.6%		5.1%	dn 0.5	151,635,000	145,010,000	6,625,000
Indiana*	5.1%		5.4%	dn 0.3	3,259,100	3,105,500	153,600
St. Joseph	4.9%	40	5.0%	dn 0.1	136,660	130,000	6,660
Elkhart	4.8%	41	4.5%	up 0.3	105,090	100,030	5,060
Marshall	5.3%	23	4.7%	up 0.6	23,370	22,140	1,230
Kosciusko	5.0%	33	3.9%	up 1.1	43,220	41,050	2,170
LaPorte	5.2%	28	5.5%	dn 0.3	54,540	51,720	2,820
Starke	5.9%	10	6.3%	dn 0.4	10,940	10,290	650
Pulaski	4.0%	75	4.2%	dn 0.2	7,200	6,910	290
Fulton	5.0%	32	4.7%	up 0.3	10,640	10,110	530

Notes: Sept. 2006 data is preliminary, rounded, & was released Oct. 25, 2006. Data are estimates using federal procedures. Degree of accuracy will vary. * Seasonally adjusted. Data for ranges in the chart below have been updated and revised to the 2006 Benchmark. The more recent U.S. unemployment rate for Oct 2006 was 4.4%, seasonally adjusted.



NON-FARM EMPLOYMENT IN INDIANA

Employment estimates for nonfarm industries are derived from a monthly survey of over 7,700 Indiana employing establishments and include full-time and part-time wage and salaried workers. Current month estimates may be revised slightly if additional data received in the following month warrants a change and may be revised when new benchmarks are constructed annually. Industry employment is coded under the 2002 North American Industry Classification System (NAICS).

NON-FARM EMPLOYMENT ESTIMATES
ELKHART-GOSHEN MSA (ELKHART COUNTY)

INDUSTRY	OCT 2006	SEPT 2006	OCT 2005	CHANGE FROM			
				SEPT 2006 TO OCT 2006		OCT 2005 TO OCT 2006	
TOTAL NONFARM EMPLOYMENT	132,400	132,600	130,200	-200	-0.2%	2,200	1.7%
Total Private Employment	123,400	123,900	121,300	-500	-0.4%	2,100	1.7%
GOODS PRODUCING	69,900	70,000	68,700	-100	-0.1%	1,200	1.7%
Natural Resources & Construction	5,100	5,100	5,200	0	0.0%	-100	-1.9%
Manufacturing	64,800	64,900	63,500	-100	-0.2%	1,300	2.0%
---Durable Goods	55,500	55,800	54,800	-300	-0.5%	700	1.3%
Transportation Equipment	32,100	32,100	31,100	0	0.0%	1,000	3.2%
Motor Veh Body/Trailers	25,900	25,800	24,800	100	0.4%	1,100	4.4%
Furniture & Related	4,400	4,400	3,900	0	0.0%	500	12.8%
SERVICE PRODUCING	62,500	62,600	61,500	-100	-0.2%	1,000	1.6%
Private Service Providing	53,500	53,900	52,600	-400	-0.7%	900	1.7%
---Trade,Transportation, Utilities	19,000	19,100	18,500	-100	-0.5%	500	2.7%
Wholesale Trade	6,800	6,900	6,500	-100	-1.4%	300	4.6%
Retail Trade	9,700	9,700	9,500	0	0.0%	200	2.1%
Transp/Warehousing/Utilities	2,500	2,500	2,500	0	0.0%	0	0.0%
---Information	800	800	800	0	0.0%	0	0.0%
---Financial Activities	3,000	3,000	3,100	0	0.0%	-100	-3.2%
---Professional & Business	8,900	9,000	8,600	-100	-1.1%	300	3.5%
---Educational & Health	10,600	10,500	10,600	100	1.0%	0	0.0%
---Leisure & Hospitality	7,300	7,600	7,100	-300	-3.9%	200	2.8%
Food Svcs / Drinking Places	6,300	6,400	6,400	-100	-1.6%	-100	-1.6%
---Other Services	3,900	3,900	3,900	0	0.0%	0	0.0%
Government	9,000	8,700	8,900	300	3.4%	100	1.1%
---Federal Government	300	300	300	0	0.0%	0	0.0%
---State Government	300	300	300	0	0.0%	0	0.0%
---Local Government	8,400	8,100	8,300	300	3.7%	100	1.2%
Education	5,700	5,400	5,600	300	5.6%	100	1.8%

-- NATURAL RESOURCES AND MINING EMPLOYMENT SHOWN ONLY IN TOTAL NONAGRICULTURAL, PRIVATE & GOODS PRODUCING

-- CONSTRUCTION EMPLOYMENT SHOWN ONLY IN TOTAL NONAGRICULTURAL, PRIVATE & GOODS PRODUCING

-- EMPLOYMENT DATA ROUNDED TO THE NEAREST HUNDRED AND THUS MAY NOT ADD TO THE TOTAL SHOWN

-- MSA - METROPOLITAN STATISTICAL AREA (ELKHART-GOSHEN MSA = ELKHART COUNTY)

NON-FARM EMPLOYMENT IN INDIANA

Employment estimates for nonfarm industries are derived from a monthly survey of over 7,700 Indiana employing establishments and include full-time and part-time wage and salaried workers. Current month estimates may be revised slightly if additional data received in the following month warrants a change and may be revised when new benchmarks are constructed annually. Industry employment is coded under the 2002 North American Industry Classification System (NAICS).

NON-FARM EMPLOYMENT ESTIMATES SOUTH BEND - MISHAWAKA MSA*

INDUSTRY	OCT 2006	SEPT 2006	OCT 2005	CHANGE FROM			
				SEPT 2006 TO OCT 2006		OCT 2005 TO OCT 2006	
TOTAL NONFARM EMPLOYMENT	148,300	147,600	149,100	700	0.5%	-800	-0.5%
Total Private Employment	131,500	131,300	131,900	200	0.2%	-400	-0.3%
GOODS PRODUCING	27,800	27,900	28,100	-100	-0.4%	-300	-1.1%
Natural Resources & Construction	6,400	6,400	6,700	0	0.0%	-300	-4.5%
Manufacturing	21,400	21,500	21,400	-100	-0.5%	0	0.0%
Transportation Equipment	5,700	5,800	5,900	-100	-1.7%	-200	-3.4%
SERVICE PRODUCING	120,500	119,700	121,000	800	0.7%	-500	-0.4%
Private Service Providing	103,700	103,400	103,800	300	0.3%	-100	-0.1%
---Trade, Transportation, Utilities	28,700	28,500	28,800	200	0.7%	-100	-0.3%
Wholesale Trade	7,800	7,800	7,600	0	0.0%	200	2.6%
Retail Trade	16,400	16,200	16,600	200	1.2%	-200	-1.2%
General Merch Stores	3,900	3,800	4,100	100	2.6%	-200	-4.9%
Transp/Warehousing/Utilities	4,500	4,500	4,600	0	0.0%	-100	-2.2%
---Information	2,100	2,100	2,200	0	0.0%	-100	-4.5%
---Financial Activities	7,100	7,200	7,200	-100	-1.4%	-100	-1.4%
---Professional & Business	14,600	14,500	14,500	100	0.7%	100	0.7%
---Educational & Health	32,400	31,900	32,700	500	1.6%	-300	-0.9%
Hospitals	6,200	6,200	6,100	0	0.0%	100	1.6%
---Leisure & Hospitality	13,100	13,500	12,700	-400	-3.0%	400	3.1%
Food Svcs / Drinking Places	10,800	10,800	10,200	0	0.0%	600	5.9%
---Other Services	5,700	5,700	5,700	0	0.0%	0	0.0%
Government	16,800	16,300	17,200	500	3.1%	-400	-2.3%
---Federal Government	1,200	1,200	1,200	0	0.0%	0	0.0%
---State Government	2,500	2,500	2,600	0	0.0%	-100	-3.8%
---Local Government	13,100	12,600	13,400	500	4.0%	-300	-2.2%

-- NATURAL RESOURCES AND MINING EMPLOYMENT SHOWN ONLY IN TOTAL NONAGRICULTURAL, PRIVATE & GOODS PRODUCING

-- CONSTRUCTION EMPLOYMENT SHOWN ONLY IN TOTAL NONAGRICULTURAL, PRIVATE & GOODS PRODUCING

-- EMPLOYMENT DATA ROUNDED TO THE NEAREST HUNDRED AND THUS MAY NOT ADD TO THE TOTAL SHOWN

* MSA - METROPOLITAN STATISTICAL AREA (SOUTH BEND-MISHAWAKA MSA = ST. JOSEPH COUNTY, IN, & CASS COUNTY, MI)

**WOMEN IN THE LABOR FORCE:
A BLS DATABOOK FOR 2006**

The U.S. Department of Labor's Bureau of Labor Statistics has recently released a publication titled *Women in the Labor Force: a Databook*. It has been updated using the most recent 2005 data. Some highlights of the publication follow.

Highlights of the Report

▲ In 2005, just over 59 percent of women age 16 and over were in the labor force. Their unemployment rate declined to 5.1 percent in 2005 compared with 5.4 percent a year earlier. Although still a percentage point higher than it was in 2000, the unemployment rate for women remained low by historical standards. The unemployment rates for white and Asian women were much lower than those of their black and Hispanic counterparts.

▲ Since the early 1980s, women's and men's unemployment rates have been roughly similar. In 2000, the jobless rates for women and men were 4.1 and 3.9 percent, respectively, and were at 30-year lows. The rates rose from 2000 to 2003, but then declined in the next 2 years. The unemployment rates for women and men were equal in 2005 at 5.1 percent.

▲ From 1975 to 2000, the labor force participation rate of mothers with children under age 18 rose from 47 to 73 percent. By 2005, the rate had receded slightly to about 71 percent. In general, mothers with older children (6 to 17 years of age) are more likely to participate in the labor force than are mothers of younger children (under 6 years of age). Unmarried mothers have higher participation rates than married mothers.

▲ The educational attainment level of working women age 25 to 64 rose substantially from 1970 to 2005. About 3 in 10 women in the labor force held college degrees in 2005, compared with about 1 in 10 in 1970. About 8 percent of women in the labor force in 2005 were high school dropouts, compared with 34 percent in 1970.

▲ In 2005, half of all persons employed in management, professional, and related occupations were women. The share of women in specific occupations within this broad category varied. For example, 6 percent of mechanical engineers and 32 percent of physicians and surgeons were women. In contrast, 95 percent of dietitians and 86 percent of paralegals and legal assistants were women.

▲ Employed Asian women were more likely than employed white, black, and Hispanic women to work in management, professional, and related occupations (about 45 percent compared with 39, 30, and 22 percent, respectively). Hispanic and black women (31 and 27 percent, respectively) were more likely than white and Asian women (19 and 18 percent, respectively) to work in service occupations.

▲ By industry, in 2005, women accounted for more than half of all workers within financial activities, education and health services, and leisure and hospitality. However, women were substantially underrepresented (relative to their share of total employment) in mining, construction, manufacturing, and transportation and utilities.

▲ Women who worked full time in 2005 had median weekly earnings of \$585. Asian and white women earned more than their black and Hispanic counterparts (\$665 and \$596 compared with \$499 and \$429, respectively). In 2005, women's median weekly earnings were 81 percent of men's. Women's-to-men's earnings ratios were higher among black and Hispanic women (89 and 88 percent, respectively) than among white and Asian women (80 and 81 percent, respectively). (Be aware

that many factors can be significant in explaining earnings differences.)

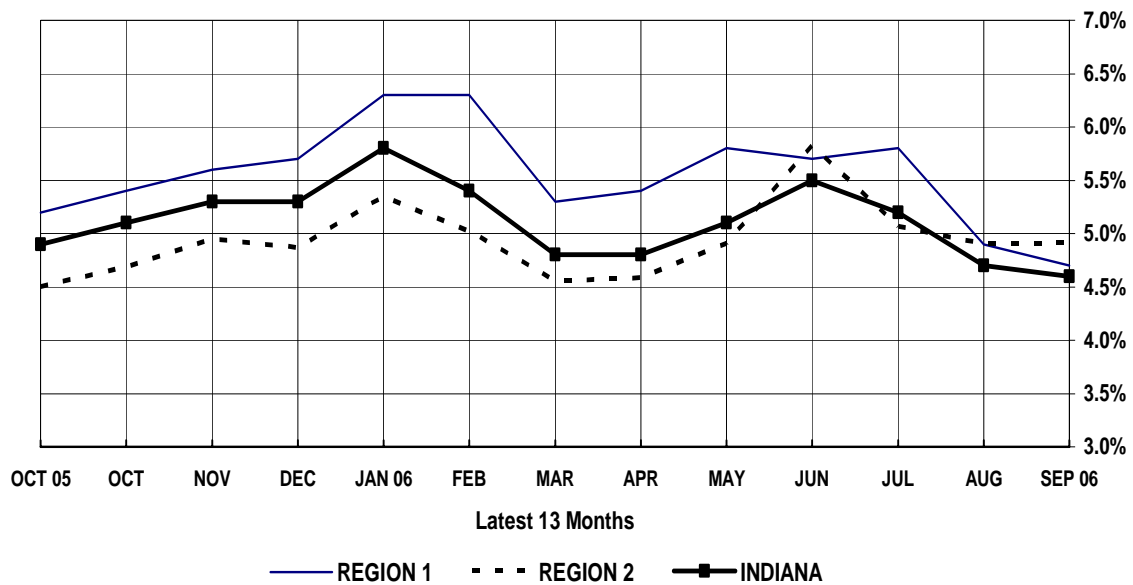
▲ In 2005, female college graduates age 25 and over earned about 79 percent more than women with only a high school diploma. This difference in earnings by education has increased sharply since 1979, when female college graduates earned 43 percent more than female high school graduates. Female college graduates who were full-time wage and salary workers had median weekly earnings that were 76 percent of those of their male counterparts in 2005, \$883 versus \$1,167.

▲ In 2005, approximately 25 percent of employed women usually worked part time—fewer than 35 hours a week. Comparatively, only about 11 percent of employed men usually worked part time. Since 1994, the proportion of employed women and men who usually work part time has remained little changed.

Further information from this BLS report including charts and tables can be found at the report website which also includes a pdf format report introduction: **<http://www.bls.gov/cps/cwc/cm20060120ch01.htm>**

REGIONAL UNEMPLOYMENT RATES*

Region 1, Region 2, & Indiana



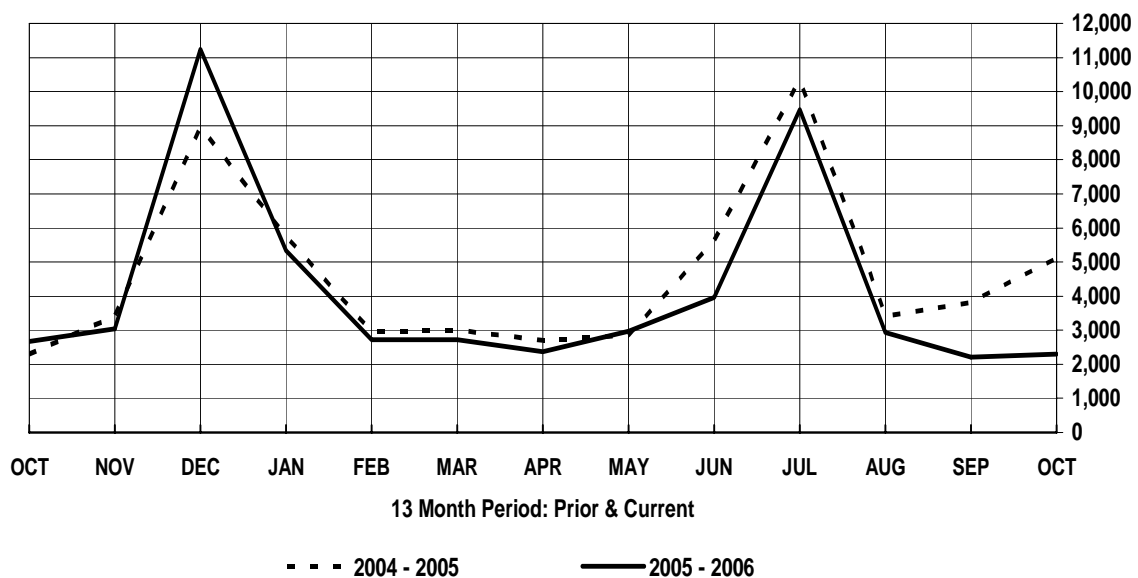
* Unemployment rates are not seasonally adjusted

Notes: Region 1 consists of Indiana Counties Lake, Porter, LaPorte, Newton, Jasper, Starke, & Pulaski

Region 2 consists of Indiana Counties St. Joseph, Elkhart, Marshall, Kosciusko, & Fulton

INITIAL CLAIMS FOR UNEMPLOYMENT BENEFITS

Region 2 Unemployment Benefit Offices



Note: Region 2 unemployment benefits offices are in the cities of South Bend and Elkhart